

Fill in this information to identify the case:			
Debtor 1	<u>Michal Ginszt</u>		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	<u>Northern</u>	District of	<u>Illinois</u> (State)
Case number	<u>20-20557</u>		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BMO Harris Bank N.A.

Court claim no. (if known): 17

Last 4 digits of any number you use to
Identify the debtor's account: 8620

Date of payment change:
Must be at least 21 days after
date of this notice 05/01/2022

New total payment \$442.10
Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$32.80 New escrow payment: \$254.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Michal Ginszt
First Name Middle Name Last Name

Case number (if known) 20-20557

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Terri M. Long
Signature

Date 3/29/2022

Print Terri M. Long
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300

Email bkpleadingsNORTHERN@il.cslegal.com

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on March 29, 2022 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on March 29, 2022.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF
Michal Ginszt, Debtor(s), 3152 N. Melvina Ave., Apt. 205, Chicago, IL 60634
Arthur Corbin, Attorney for Debtor(s), 636 S. River Rd., Suite 201, Des Plaines, IL 60016 by electronic notice through ECF
Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Terri M. Long

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
Terri M. Long ARDC#6196966
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
File No. 14-20-06122

NOTE: This law firm is a debt collector.

INITIAL ESCROW ANALYSIS STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR
ACCOUNT NUMBER: [REDACTED]
ESCROW ANALYSIS DATE: 03/08/2022

PERSONAL INFORMATION REDACTED

[REDACTED]
Michal Ginszt
Apt 205
3152 N Melvina Ave
Chicago, IL 60634
[REDACTED]

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest \$187.25
Required Escrow Payment \$79.76
Shortage \$175.09
Optional Coverages
Buydown or Assistance Payments
Other

Total Payment \$442.10
New Payment Effective Date: 05/01/2022

BMO Harris Bank N.A. has created an escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 05/2022 through 04/2023 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of \$159.51. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

If your loan is other than a Fixed Rate mortgage your Monthly Principal and Interest payment(s) may change.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	PROJECTED	REQUIRED
STARTING BAL						\$2,442.47-	\$478.49
MAY	\$79.76					\$2,362.71-	\$558.25
JUN	\$79.76					\$2,282.95-	\$638.01
JUL	\$79.76					\$2,203.19-	\$717.77
AUG	\$79.76					\$2,123.43-	\$797.53
SEP	\$79.76					\$2,043.67-	\$877.29
OCT	\$79.76					\$1,963.91-	\$957.05
NOV	\$79.76					\$1,884.15-	\$1,036.81
DEC	\$79.76		\$548.48		\$408.58	\$2,761.45-	\$159.51 *
JAN	\$79.76					\$2,681.69-	\$239.27
FEB	\$79.76					\$2,601.93-	\$319.03
MAR	\$79.76					\$2,522.17-	\$398.79
APR	\$79.76					\$2,442.41-	\$478.55
Total			\$548.48		\$408.58		

*Indicates your projected low point of \$2,761.45-. Your required reserve balance is \$159.51. The difference between the projected low point and required reserve balance is \$2,101.06. This is your shortage. Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment.

If you have questions regarding this analysis, please write our Customer Service Department at BMO Harris Bank N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-855-290-4759, Monday through Friday, 7:30 am to 7:00 pm, CST.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Account Number: [REDACTED]

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Name: Michal Ginszt

This is a statement of actual activity in your escrow account from 12/2020 through 04/2022. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$220.05 of which \$187.25 was for principal and interest and \$32.80 went into your escrow account. An asterisk(*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$426.35	\$393.55-
DEC	\$32.80	*	\$393.55	*	HOME INS	\$65.60	\$393.55-
DEC				\$576.74 *	CITY TAX	\$65.60	\$970.29-
DEC				\$554.02 *	CITY TAX	\$65.60	\$1,524.31-
DEC				\$99.72 *	TAX PENALTY	\$65.60	\$1,624.03-
JAN	\$32.80	*				\$98.40	\$1,624.03-
FEB	\$32.80	\$7.12 *		\$384.00 *	HOME INS	\$131.20	\$2,000.91-
MAR	\$32.80	*				\$164.00	\$2,000.91-
APR	\$32.80	*				\$196.80	\$2,000.91-
MAY	\$32.80	*				\$229.60	\$2,000.91-
JUN	\$32.80	*				\$262.40	\$2,000.91-
JUL	\$32.80	*				\$295.20	\$2,000.91-
AUG	\$32.80	*				\$328.00	\$2,000.91-
SEP	\$32.80	*				\$360.80	\$2,000.91-
OCT	\$32.80	*				\$393.60	\$2,000.91-
NOV	\$32.80	*				\$426.40	\$2,000.91-
DEC		\$98.40 *		\$548.48 *	CITY TAX	\$426.40	\$2,450.99-
DEC				\$408.58 *	HOME INS	\$426.40	\$2,859.57-
JAN		\$154.70 *				\$426.40	\$2,704.87-
FEB		\$164.00 *				\$426.40	\$2,540.87-
MAR		\$65.60 *Y				\$426.40	\$2,475.27-
APR		\$32.80 *Y				\$426.40	\$2,442.47-
Total	\$393.60	\$522.62	\$393.55	\$2,571.54			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$393.55. Under Federal Law, your lowest balance should not have exceeded \$65.60 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$65.60.